

IN RE:

RAY W. KELLER

LISA M. KELLER

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:17-20528

Chapter 13

Related to Docket No. 113

ORDER OF COURT

AND NOW, this \_\_ 10th Day of January, 2023 \_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.


(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

  
\_\_\_\_\_  
Gregory J. Taddonio, Chief Judge  
United States Bankruptcy Court

**ENTERED BY DEFAULT**

In re:  
Ray W. Keller  
Lisa M. Keller  
Debtors

Case No. 17-20528-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

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Date Rcvd: Jan 10, 2023

Form ID: pdf900

Total Noticed: 55

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 12, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Ray W. Keller, Lisa M. Keller, 154 Union St., Uniontown, PA 15401-4770
14363821	+ Aesthetic Dental, 120 Wayland Smith Drive, Uniontown, PA 15401-2677
14647430	+ Commonwealth of Pennsylvania, Office of Inspector General, 555 Walnut Street, 8th Floor, Harrisburg PA 17101-1928
14363829	+ Commonwealth of Pennsylvania, PO Box 8032, Harrisburg, PA 17105-8032
14363832	+ Dr. Sheba, 150 Wayland Smith Drive, Uniontown, PA 15401-2677
14927666	F.N.B. Properties Company, Inc., c/o David W. Raphael, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222
15205104	F.N.B. Properties Company, Inc., c/o Elizabeth L. Slaby, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222
14927665	+ F.N.B. Properties Company, Inc., Attn: Christine Lombardo, 3014 East State Street, Hermitage, PA 16148-3307
14363833	+ Fayette EMS, PO Box 862, Connellsville, PA 15425-0862
14637827	Fayette Physician Network, PO Box 1123, Minneapolis, MN 55440-1123
14363834	# Fed Loan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
14363839	Fortiva, PO Box 790105, Saint Louis, MO 63179-0105
14363840	+ Grandview Medical Center, Dr. Alan Cappellini, 150 Wayland Smith Drive, Uniontown, PA 15401-2677
14363843	+ JC Penney/Portfolio Recovery, PO Box 12914, Norfolk, VA 23541-0914
14363841	+ Janet Keller, 174 Askarn St., Uniontown, PA 15401-2902
14363844	Justice, PO Box 71106, Charlotte, NC 28272-1106
14363845	+ Linda Shaffer, 174 Askarn St., Uniontown, PA 15401-2902
14363847	+ Mon Valley Hospital, 1163 Country Club Road, Monongahela, PA 15063-1095
14363856	+ Pennsylvania Department of Revenue, PO Box 280431, Harrisburg, PA 17128-0431
15344593	+ PennyMac Loan Services, LLC, c/o McCabe, Weisberg & Conway, LLC, Suite 1400, 123 South Broad Street, Philadelphia, PA 19109-1060
14363860	Southwest Regional Tax Bureau, 1 Centennial Way, Scottsdale, PA 15683-1741
14641121	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
14363863	+ Uniontown Hospital, PO Box 644352, Pittsburgh, PA 15264-4352
14363862	+ Uniontown Hospital, 500 West Berkeley Street, Uniontown, PA 15401-5596

TOTAL: 24

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 11 2023 00:09:26	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
14365759	Email/Text: ally@ebn.phinsolutions.com	Jan 11 2023 00:04:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
14363822	+ Email/Text: ally@ebn.phinsolutions.com	Jan 11 2023 00:04:00	Ally Financial, PO Box 380901, Minneapolis, MN 55438-0901
14363823	+ Email/Text: bncnotifications@phea.org	Jan 11 2023 00:04:00	American Education Services, Payment Center,

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			Harrisburg, PA 17130-0001
14363824	Email/Text: BarclaysBankDelaware@tsico.com	Jan 11 2023 00:05:00	Barclay, PO Box 60517, City of Industry, CA 91716-0517
14363825	+ Email/Text: BarclaysBankDelaware@tsico.com	Jan 11 2023 00:05:00	Barclay, PO Box 13337, Philadelphia, PA 19101-3337
14631713	+ Email/PDF: rmscedi@recoverycorp.com	Jan 11 2023 00:09:26	Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
14363826	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 11 2023 00:09:18	Capital One, PO Box 71083, Charlotte, NC 28272-1083
14399135	+ Email/Text: bankruptcy@sccompanies.com	Jan 11 2023 00:06:00	Country Door, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14363830	Email/Text: bankruptcy@sccompanies.com	Jan 11 2023 00:06:00	Country Door, 1112 Seventh Avenue, Monroe, WI 53566-1364
14363846	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 11 2023 00:09:27	Macy's, PO Box 8113, Mason, OH 45040
14366419	Email/Text: EBNBKNOT@ford.com	Jan 11 2023 00:05:00	Ford Motor Credit Company LLC, P.O. BOX 62180, COLORADO SPRINGS, CO 80962
14407469	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Jan 11 2023 00:04:00	FORTIVA, PO BOX 105555, ATLANTA, GA 30348-5555
14363835	Email/Text: bnc-bluestem@quantum3group.com	Jan 11 2023 00:05:00	Fingerhut, PO Box 166, Newark, NJ 07101-0166
14363838	+ Email/Text: EBNBKNOT@ford.com	Jan 11 2023 00:05:00	Ford Credit, PO Box 220564, Pittsburgh, PA 15257-2564
14363842	+ Email/PDF: gecsed@recoverycorp.com	Jan 11 2023 00:10:03	JC Penney's, PO Box 965009, Orlando, FL 32896-5009
14405293	Email/PDF: resurgentbknofications@resurgent.com	Jan 11 2023 00:10:08	LVNV Funding, LLC its successors and assigns as, assignee of Santander Consumer USA, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14407476	Email/PDF: resurgentbknofications@resurgent.com	Jan 11 2023 00:10:09	LVNV Funding, LLC its successors and assigns as, assignee of Capital One Bank (USA), N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14519110	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 11 2023 00:05:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
14382078	+ Email/Text: TSIBNCBOX4275@tsico.com	Jan 11 2023 00:05:00	National Collegiate Student Loan Trust 2007-3, Po Box 4275, Norcross, GA 30091-4275
14363853	+ Email/PDF: pa_dc_claims@navient.com	Jan 11 2023 00:09:50	Navient Solutions, 123 Justison Street, 3rd Floor, Wilmington, DE 19801-5363
14643180	Email/PDF: pa_dc_ed@navient.com	Jan 11 2023 00:10:06	Navient Solutions, LLC on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
14363854	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 11 2023 00:05:00	New York & Company, PO Box 659728, San Antonio, TX 78265-9728
15398083	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 11 2023 00:09:52	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14648373	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 11 2023 00:09:52	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14363857	+ Email/PDF: ebnotices@pnmac.com	Jan 11 2023 00:10:07	Penny Mac, PO Box 514387, Los Angeles, CA 90051-4387
14381093	Email/Text: bnc-quantum@quantum3group.com	Jan 11 2023 00:05:00	Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788

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14363859	Email/Text: bankruptcy@sccompanies.com	Jan 11 2023 00:06:00	Seventh Avenue, 1112 Seventh Avenue, Monroe, WI 53566-1364
14396258	+ Email/Text: bankruptcy@sccompanies.com	Jan 11 2023 00:06:00	Seventh Avenue, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14363861	Email/Text: bankruptcydepartment@tsico.com	Jan 11 2023 00:05:00	Transworld Systems Inc., P.O. Box 15618, Dept.926, Wilmington, DE 19850-5618
14363864	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 11 2023 00:05:00	Victoria Secret, PO Box 659728, San Antonio, TX 78265-9728

TOTAL: 31

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Bank Of America, N.A. C/O Pennymac Loan Services,
cr		Bank of America, NA
cr		FORD MOTOR CREDIT CO. LLC
cr		PENNYMAC LOAN SERVICES, LLC AS SERVICER FOR BANK O
cr		PennyMac Loan Services, LLC
14649365		Bank of America, N.A.
cr	*+	Ally Bank, P.O. Box 130424, Roseville, MN 55113-0004
cr	*+	F.N.B. Properties Company, Inc., Attn: Christine Lombardo, 3014 East State Street, Hermitage, PA 16148-3307
14363827	*	Capital One, PO Box 71083, Charlotte, NC 28272-1083
14363828	*	Capital One, PO Box 71083, Charlotte, NC 28272-1083
14363836	*	Fingerhut, PO Box 166, Newark, NJ 07101-0166
14363837	*	Fingerhut, PO Box 166, Newark, NJ 07101-0166
14363848	*+	Mon Valley Hospital, 1163 Country Club Road, Monongahela, PA 15063-1095
14363849	*+	Mon Valley Hospital, 1163 Country Club Road, Monongahela, PA 15063-1095
14363850	*+	Mon Valley Hospital, 1163 Country Club Road, Monongahela, PA 15063-1095
14363851	*+	Mon Valley Hospital, 1163 Country Club Road, Monongahela, PA 15063-1095
14363852	*+	Mon Valley Hospital, 1163 Country Club Road, Monongahela, PA 15063-1095
14643181	*	Navient Solutions, LLC on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
14363831	##+	Dr. Alan Cappellini, 150 Wayland Smith Drive, Uniontown, PA 15401-2677
14363855	##+	Pain Med PC, 115 Center Avenue, Pittsburgh, PA 15215-3016
14363858	##+	Regency Finance, PO Box 2045, Uniontown, PA 15401-1645

TOTAL: 6 Undeliverable, 12 Duplicate, 3 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 12, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 10, 2023 at the address(es) listed below:

Name	Email Address
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District/off: 0315-2

User: auto

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Abagale E. Steidl

on behalf of Debtor Ray W. Keller asteidl@steidl-steinberg.com  
julie.steidl@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;abby.steidl@me.com;r53037@notify.bestcase.com;rlager@st  
eidl-steinberg.com;jseech@steidl-steinberg.com

Abagale E. Steidl

on behalf of Joint Debtor Lisa M. Keller asteidl@steidl-steinberg.com  
julie.steidl@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;abby.steidl@me.com;r53037@notify.bestcase.com;rlager@st  
eidl-steinberg.com;jseech@steidl-steinberg.com

Beth L. Slaby

on behalf of Creditor F.N.B. Properties Company Inc. bsalaby@grenenbirsic.com, mcupec@grenenbirsic.com

Brian Nicholas

on behalf of Creditor PennyMac Loan Services LLC bnicholas@kmlawgroup.com

Brian Nicholas

on behalf of Creditor PENNYMAC LOAN SERVICES LLC AS SERVICER FOR BANK OF AMERICA, N.A.  
bnicholas@kmlawgroup.com

David W. Raphael

on behalf of Creditor F.N.B. Properties Company Inc. raphaeld@fnb-corp.com

Garry Alan Masterson

on behalf of Creditor FORD MOTOR CREDIT CO. LLC pitecf@weltman.com

Jerome B. Blank

on behalf of Creditor Bank of America NA jblank@pincuslaw.com

Maria Miksich

on behalf of Creditor Bank Of America N.A. C/O Pennymac Loan Services, LLC mmiksich@kmlawgroup.com

Marisa Myers Cohen

on behalf of Creditor PennyMac Loan Services LLC ecfmil@mwc-law.com, mcohen@mwc-law.com

Marisa Myers Cohen

on behalf of Creditor Bank Of America N.A. C/O Pennymac Loan Services, LLC ecfmil@mwc-law.com,  
mcohen@mwc-law.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

Thomas Song

on behalf of Creditor Bank Of America N.A. C/O Pennymac Loan Services, LLC pawb@fedphe.com

TOTAL: 14